

What to ask insurance companies

To verify your coverage, call the Customer Service number on the back of your insurance card and ask the following questions:

- Does your insurance policy cover acupuncture care? Yes / No
- Does your insurance policy cover medical massage? Yes / No
- Do you need a referral from a primary care doctor?
If yes, is your referral for a specific number of visits, specific time limit
or specific treatment? _____
- Does your referral need to be approved by the insurance company first? Yes / No
- Is there a dollar limit per year
If yes, what is the dollar limit? Yes / No
\$ _____
- Is there a limit to the number of visits allowed per year
If yes, how many are allowed per year? Yes / No

- Does your insurance company cover your medical condition(s)? Yes / No
- Does your insurer maintain a list of acupuncturists who provide
treatment at discounted price? Yes / No
If yes, where can you find it? _____
- Ask for name of the representative you spoke to and note date and time
of your call. _____

NOTES:

1. Some insurance plans come with deductibles. A deductible is an up-front amount that the patient must pay out of their pocket before their insurance company will cover treatments. Deductibles can range from \$200-\$2000.
2. Some plans come with co-pay which may require patients to pay a percentage of the treatment cost.
3. Most health insurers only cover certain conditions and different plans have different policies. Some cover for pain management, some cover only chronic pain, some cover only morning sickness etc. Check with your insurance company which of your conditions they would cover and up to what degree.
4. If you have recently switched to a new insurance company, please make sure that your new insurance does not have a three to six month waiting period. Some plans will not cover treatments for pre-existing conditions during the waiting period.